

# MICHIGAN STATE MEDICAL SOCIETY

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November 3, 2005

MEMO TO: House Insurance Committee  
FROM: Alan Mindlin, MD, President  
RE: House Bill 5256

On behalf of the more than 14,000 physicians of the Michigan State Medical Society, I am writing in support of House Bill 5256. This legislation is an important step in codifying timelines for insurers that choose to not renew a medical liability insurance policy for a physician or group of physicians.

It is the intent of this legislation to provide a clear and definitive time frame for insurers to provide notice while allowing physicians and other practitioners the ability to find an alternative source of liability coverage if necessary. Providing sixty days notice for the non-renewal of an insurance policy mirrors language in many surrounding states that require such time frames. Adopting a comparable timeframe will minimize any impact this legislation will have on insurers that operate in multiple states.

House Bill 5256 is an important piece of legislation in that it creates a minimum timeframe for insurers to provide notice of non-renewal to their policyholders as well as providing physicians the opportunity to seek an alternative source of insurance.

MSMS appreciates the consideration of the Committee on this important matter and would encourage you to support House Bill 5256.